

SOUTHERN COMMUNITY FINANCIAL CORPORATION

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 2981831	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$1,650	\$1,500	-9.1%		
Loans	\$1,136	\$954	-16.0%		
Construction & development	\$139	\$102	-26.4%		
Closed-end 1-4 family residential	\$242	\$208	-13.9%		
Home equity	\$105	\$95	-9.8%		
Credit card	\$0	\$0			
Other consumer	\$11	\$7	-38.3%		
Commercial & Industrial	\$145	\$119	-17.6%		
Commercial real estate	\$424	\$358	-15.6%		
Unused commitments	\$216	\$220	2.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$110	\$215	94.7%		
Asset-backed securities	\$0	\$9			
Other securities	\$241	\$183	-24.1%		
Cash & balances due	\$44	\$46	5.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$33	\$14	-56.7%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$34	\$15	-54.4%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,519	\$1,361	-10.4%		
Deposits	\$1,353	\$1,189	-12.1%		
Total other borrowings	\$159	\$165	4.0%		
FHLB advances	\$73	\$77	4.9%		
Equity					
Equity capital at quarter end	\$130	\$139	6.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.8%	9.1%	--		
Tier 1 risk based capital ratio	9.9%	12.6%	--		
Total risk based capital ratio	11.1%	13.9%	--		
Return on equity ¹	-29.7%	5.5%	--		
Return on assets ¹	-2.5%	0.5%	--		
Net interest margin ¹	3.5%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	32.2%	35.5%	--		
Loss provision to net charge-offs (qtr)	54.1%	60.2%	--		
Net charge-offs to average loans and leases ¹	4.1%	2.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	19.0%	11.3%	1.0%	0.9%	--
Closed-end 1-4 family residential	12.3%	10.0%	1.2%	0.9%	--
Home equity	1.0%	2.8%	0.4%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.6%	0.7%	0.6%	0.7%	--
Commercial & Industrial	7.3%	4.2%	5.5%	2.6%	--
Commercial real estate	5.1%	7.2%	0.0%	0.0%	--
Total loans	8.1%	7.1%	1.2%	0.7%	--